

In re:  
Rafael Guariomex Campos  
Debtor

Case No. 19-14071-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

Page 1 of 3

Date Rcvd: Feb 21, 2024

Form ID: 167

Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2024:

Recip ID	Recipient Name and Address
db	+ Rafael Guariomex Campos, 1137 E Congress St, Allentown, PA 18109-3303
14348322	+ Absolute Resolutions VI LLC, 591 Camino de la Reina, #1219, San Diego, CA 92108-3114
14381357	+ Bethlehem Smiles, PC, PO Box 90301, Allentown, PA 18109-0301
14558126	+ Credit Acceptance Corporation, c/o William E. Craig, Esq., 110 Marter Ave., Suite 301, Moorestown, NJ 08057-3124
14348331	+ David J. Apothaker, Esquire, 520 Fellowship Road, Suite C306, Mount Laurel, NJ 08054-3410
14348333	+ Hamilton Law Group, PO BOX 90301, Allentown, PA 18109-0301
14354591	IRS, Department of Revenue, Andover, MD 01810
14354590	+ Maryoris Campos, 1137 E Congress St, Allentown, PA 18109-3303
14353440	+ PNC Bank National Association, c/o KEVIN G. MCDONALD, KML LAW GROUP, P.C., 701 Market St. Suite 5000, Philadelphia, PA 19106-1541
14348340	+ Pressler & Pressler, LLP, 804 West Avenue, Jenkintown, PA 19046-2831
14354592	+ Rafael B. Campos, 8903 97th St, Woodhaven, NY 11421-2725
14348342	+ Santander Consumer USA, PO BOX 961246, Fort Worth, TX 76161-0246
14348912	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: bnc-thebureaus@quantum3group.com	Feb 22 2024 00:51:00	BUREAUS INVESTMENT GROUP PORTFOLIO NO 15, LLC, PO Box 788, Kirkland, WA 98083-0788
cr	Email/Text: ebnotifications@creditacceptance.com	Feb 22 2024 00:51:00	Credit Acceptance Corporation, 25505 W. 12 Mile Road, Ste. 300, Southfield, MI 48034
14358999	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 22 2024 00:55:14	Advanta Bank Corporation, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14806788	Email/Text: bnc-thebureaus@quantum3group.com	Feb 22 2024 00:51:00	Bureau Investment Group, Portfolio No. 15 LLC, PO Box 788, Kirkland, WA 98083-0788
14383200	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 22 2024 01:08:28	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14348323	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 22 2024 00:55:26	Capital One Bank USA NA, 15000 Capital One Dr, Richmond, VA 23238
14557869	Email/Text: ebnotifications@creditacceptance.com	Feb 22 2024 00:51:00	Credit Acceptance Corporation, 25505 West Twelve Mile Road, Southfield, Michigan 48034
14348324	+ Email/Text: bankruptcy@cavps.com	Feb 22 2024 00:51:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
14348325	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 22 2024 00:51:00	Comenity Bank/A&F, PO BOX 182789, Columbus, OH 43218-2789
14348326	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 22 2024 00:51:00	Comenity Bank/bonton, PO BOX 182789,

District/off: 0313-4

User: admin

Page 2 of 3

Date Rcvd: Feb 21, 2024

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Case Number	Action	Subject	Date/Time	Address
14348327	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Columbus, OH 43218-2789	Feb 22 2024 00:51:00	Comenity Bank/brylanohe, PO BOX 182789, Columbus, OH 43218-2789
14348328	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Columbus, OH 43218-2789	Feb 22 2024 00:51:00	Comenity Bank/express, PO BOX 182789, Columbus, OH 43218-2789
14348329	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Columbus, OH 43218-2789	Feb 22 2024 00:51:00	Comenity Bank/victoriasecret, PO BOX 182789, Columbus, OH 43218-2789
14348578	+ Email/Text: ebnnotifications@creditacceptance.com	Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331	Feb 22 2024 00:51:00	
14348330	+ Email/Text: ebnnotifications@creditacceptance.com	Credit Acceptance Corp, PO BOX 513, Southfield, MI 48037-0513	Feb 22 2024 00:51:00	
14348332	+ Email/PDF: ais.fpc.ebn@aisinfo.com	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868	Feb 22 2024 01:08:28	
14348334	^ MEBN	KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541	Feb 22 2024 00:50:33	
14348335	+ Email/PDF: resurgentbknotifications@resurgent.com	LVNV Funding LLC, PO BOX 1269, Greenville, SC 29602-1269	Feb 22 2024 00:55:26	
14359335	Email/PDF: resurgentbknotifications@resurgent.com	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587	Feb 22 2024 01:08:20	
14348336	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Merrick Bank Corp, PO BOX 9201, Old Bethpage, NY 11804-9001	Feb 22 2024 00:55:02	
14850164	+ Email/Text: bankruptcydpt@mcmcg.com	Midland Credit Management, Inc., Po Box 2037, Warren MI 48090-2037	Feb 22 2024 00:51:00	
14348337	+ Email/Text: bankruptcydpt@mcmcg.com	Midland Funding LLC, 320 East Big Beaver, Troy, MI 48083-1238	Feb 22 2024 00:51:00	
14360993	+ Email/Text: bankruptcydpt@mcmcg.com	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011	Feb 22 2024 00:51:00	
14348338	Email/Text: Bankruptcy.Notices@pnc.com	PNC Bank, 3232 Newmark Drive, Miamisburg, OH 45342	Feb 22 2024 00:51:00	
14383794	Email/Text: Bankruptcy.Notices@pnc.com	PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342	Feb 22 2024 00:51:00	
14348339	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Portfolio Recovery Associates, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502	Feb 22 2024 00:55:26	
14382812	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541	Feb 22 2024 00:55:16	
14348341	Email/Text: signed.order@pfwattorneys.com	Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054	Feb 22 2024 00:51:00	
14371277	+ Email/Text: JCAP_BNC_Notices@jcap.com	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999	Feb 22 2024 00:51:00	
14352839	+ Email/Text: enotifications@santanderconsumerusa.com	Santander Consumer USA Inc, P.O. Box 560284, Dallas, TX 75356-0284	Feb 22 2024 00:51:00	
14354593	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Secretary of Housing & Urban Development, 451 Seventh Street SW, Washington, DC 20410-8000	Feb 22 2024 01:08:28	
14349594	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021	Feb 22 2024 01:08:28	
14348343	+ Email/Text: bnc-thebureaus@quantum3group.com	The Bureaus Inc, 1717 Central Street, Evanston, IL 60201-1507	Feb 22 2024 00:51:00	
14351971	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	U.S. Department of Housing and Urban	Feb 22 2024 01:08:28	

District/off: 0313-4

User: admin

Page 3 of 3

Date Rcvd: Feb 21, 2024

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Development, 451 7th Street S.W., Washington,  
DC 20410-0002

TOTAL: 34

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield, MI 48034-8331
cr	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14370163	*+	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2024

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2024 at the address(es) listed below:

Name	Email Address
CHARLES LAPUTKA	on behalf of Debtor Rafael Guarimex Campos claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com
CHARLES LAPUTKA	on behalf of Plaintiff Rafael Guarimex Campos claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com
KEVIN G. MCDONALD	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
MARK A. CRONIN	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mfarrington@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
Scott F Waterman	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Credit Acceptance wcraig@egalawfirm.com mortoncraigecf@gmail.com
WILLIAM EDWARD CRAIG	on behalf of Creditor Credit Acceptance Corporation wcraig@egalawfirm.com mortoncraigecf@gmail.com

TOTAL: 10

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Rafael Guariomex Campos

Debtor(s)

Case No: 19-14071-pmm

Chapter: 13

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**NOTICE OF HEARING**

To the debtor, the debtor's counsel, and any party in interest:

NOTICE is hereby given that a hearing will be held before the Honorable  
Patricia M. Mayer , United States Bankruptcy Judge to consider:

Objection to Certification of Default filed by Creditor PNC  
BANK NATIONAL ASSOCIATION Filed by Rafael Guariomex  
Campos

on: 3/14/24

at: 11:00 AM

in: 201 Penn Street, 4th Floor, Reading, PA 19601

For The Court

Date: 2/21/24

Timothy B. McGrath  
Clerk of Court